

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant	:	Daniel A. Tealdi, et al.	Examiner:	Felten, Daniel S
Appl. No.	:	09/802,360	Art Unit:	3696
Filed	:	March 9, 2001	Confirmation No.	8325
For	:	Online Mortgage Approval and Settlement System and Method Therefor	<b>CERTIFICATE OF TRANSMISSION</b> I hereby certify that this correspondence is being submitted electronically via EFS Web on the date shown below.	
Customer No.	:	08791	/William L. Jaffe/	September 30, 2010
			William L. Jaffe	Date

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Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT**

Sir:

In response to the Office Action of March 30, 2010, which was made final, Applicants respectfully request the Examiner to enter the following amendments and consider the following remarks:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 8 of this paper.